

# Exhibit 2



Deposition of:  
**Joshua J. Dries**  
*September 26, 2019*

In the Matter of:  
**Panzarella Et Al Vs. Navient Solutions  
Inc**

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UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF PENNSYLVANIA

ELIZABETH PANZARELLA and )  
JOSHUA PANZARELLA, )  
individually and on behalf )  
of all others similarly )  
situated )  
 )  
Plaintiffs )  
 )  
v. ) 2:18-cv-03735-PBT  
 )  
NAVIENT SOLUTIONS, LLC )  
 )  
 )  
Defendant )

A deposition of JOSHUA J. DRIES was taken pursuant to notice before Carrie Gold, Court Reporter, in the law offices of Greenberg Traurig, LLP, 1007 North Orange Street, Suite 1200, Wilmington, Delaware, on Thursday, September 26, 2019, beginning at approximately 9:00 a.m., there being present:

VERITEXT NATIONAL COURT REPORTING COMPANY  
MID-ATLANTIC REGION  
300 Delaware Avenue, Suite 815  
Wilmington, DE 19801  
302-571-0510

1 APPEARANCES:

2 JAMES A. FRANCIS, ESQ.  
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For the Plaintiffs

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7  
8 ROBERT P. COCCO, ESQ.  
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For the Plaintiffs

12  
13  
14 LISA SIMONETTI, ESQ.  
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For the Defendant

18  
19 ALSO PRESENT:

20 Matthew Sheldon, Navient Vice President  
and Associate General Counsel

21 Adam Carson, Videographer  
22  
23  
24  
25

1 THE VIDEOGRAPHER: Good morning. We're  
2 going on the record at 9:04 a.m. on September 26, 2019.  
3 Please note that microphones are sensitive and may pick  
4 up whispering, private conversations, and cellular  
5 interference. Please turn off all cell phones or place  
6 them away from the microphones as they can interfere with  
7 the deposition audio.

8 This is media unit 1 of the video  
9 recorded deposition of Joshua Dries in the matter of  
10 Elizabeth Panzarella, et al, versus Navient Solutions,  
11 LLC, filed in the United States District Court, Eastern  
12 District of Pennsylvania, Case Number 2:18-CV-03735-PBT.

13 This deposition is being held at  
14 Greenberg Traurig located at 1007 North Orange Street,  
15 Suite 1200 in Wilmington, Delaware. My name is Adam  
16 Carson from the firm Veritext Legal Solutions and I am  
17 the videographer. The court reporter is Carrie Gold from  
18 the firm Veritext Legal Solutions.

19 Counsel present in the room will now  
20 state their appearances and affiliations for the record.

21 MR. FRANCIS: Yes. Good morning. This  
22 is Jim Francis from Francis, Mailman & Soumilas on behalf  
23 of the plaintiffs, and with me is my cocounsel, Bob  
24 Cocco.

1                   And the -- the only thing that I would  
2                   point out is, as a correction to the introduction. This  
3                   is a deposition, not only of Mr. Dries himself personally  
4                   pursuant to Rule 30(b)(1), but Mr. Dries is also being  
5                   produced as a Rule 30(b)(6) corporate representative on  
6                   behalf of the defendant Navient in this case.

7                   MS. SIMONETTI: Good morning. Lisa  
8                   Simonetti, Greenberg Traurig for defendant.

9                   THE VIDEOGRAPHER: Will the court  
10                  reporter please swear in the witness?

11                  - - - - -

12                  JOSHUA J. DRIES, having first been duly sworn  
13                  according to law, was examined and testified as follows:

14                  EXAMINATION

15                  BY MR. FRANCIS:

16                  Q. Mr. Dries, good morning. My name is Jim  
17                  Francis as you know. We just met. I am one of the  
18                  lawyers who represents the plaintiffs in this case. And,  
19                  today, I'm going to be taking your deposition.

20                  Are you aware that you are being  
21                  produced today on behalf of the defendant to testify as  
22                  to certain topics on behalf of the company?

23                  A. Yes, I am.

24                  Q. Okay. Are you also aware that you -- a notice

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1 source for a number would be an application or promissory  
2 note, correct?

3 A. Yes.

4 Q. All right. And are you saying that for a  
5 number to be identified as an alternate number for a  
6 borrower, the borrower would have to list that number as  
7 an alternate number?

8 A. Correct.

9 Q. Okay. So you're not saying that a credit  
10 reference's alternate number would cause that -- that  
11 alternate number to be attributed to the borrower,  
12 correct?

13 A. There would need to be an act after the  
14 promissory/application loading to the system and creating  
15 the account that made that an alternate.

16 Q. Okay. Did you see any application or  
17 promissory note in this case which indicated whether or  
18 not the borrower, Matthew Panzarella, identified the two  
19 plaintiffs numbers' as alternate numbers?

20 A. I did not see any.

21 Q. Okay. All right. And then, finally, you said  
22 that another source for -- for a number is skip tracing  
23 efforts, correct?

24 A. Correct.

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1           Q.    Can you explain that, how that would be a  
2           source for a number?

3           A.    So as an account ages through delinquency if  
4           we are unable to reach the borrower in an attempt to  
5           prevent them from charging off and having adverse effects  
6           to their credit report, we will either pay vendors to try  
7           and find location information or we have our late stage  
8           agents work through whatever means they have -- tools  
9           available on the Internet to try and identify location  
10          information for a borrower.

11          Q.    Okay. From anything you reviewed in this  
12          case, was there any indication that the numbers belonging  
13          to the plaintiffs in this case were obtained by Navient  
14          through skip tracing?

15          A.    I did not see anything that would say that.

16          Q.    Okay. What is -- what -- what record or  
17          what -- what would show you whether or not the number  
18          came from skip tracing?

19          A.    Not being an expert of all the things that  
20          load into class, and not knowing that -- when those are  
21          always recorded, but I would allege that when a skip  
22          return is -- when a skip return happens, class would have  
23          a record of that occurring.

24          Q.    Okay. All right. So having gone through

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## C E R T I F I C A T E

I do hereby certify that I am a Notary Public in good standing, that the aforesaid testimony was taken before me, pursuant to notice, at the time and place indicated; that said deponent was by me duly sworn to tell the truth, the whole truth, and nothing but the truth; that the testimony of said deponent was correctly recorded in machine shorthand by me and thereafter transcribed under my supervision with computer-aided transcription; that the deposition is a true and correct record of the testimony given by the witness; and that I am neither of counsel nor kin to any party in said action, nor interested in the outcome thereof.

WITNESS my hand this 10th day of October, 2019.



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Notary Public

VERITEXT LEGAL SOLUTIONS  
COMPANY CERTIFICATE AND DISCLOSURE STATEMENT

Veritext Legal Solutions represents that the foregoing transcript is a true, correct and complete transcript of the colloquies, questions and answers as submitted by the court reporter. Veritext Legal Solutions further represents that the attached exhibits, if any, are true, correct and complete documents as submitted by the court reporter and/or attorneys in relation to this deposition and that the documents were processed in accordance with our litigation support and production standards.

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